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PATENT
Attorney Docket No.: 020375-033110US

TOWNSEND and TOWNSEND and CREW LLP

By: Sam Barday

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Christopher R. McGee et al.

Application No.: 10/688,065

Filed: October 16, 2003

For: DISCOUNT-INSTRUMENT
METHODS AND SYSTEMS

Customer No.: 20350

Confirmation No. 8138

Examiner: CARLSON, JEFFREY D.

Technology Center/Art Unit: 3622

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed October 17, 2007, please enter the
following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this
paper.

Remarks/Arguments begin on page 7 of this paper.